

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Cynthia Marie Youngstead
Debtor(s)

Bankruptcy Case No.: 14-21964-CMB
Issued Per Sep. 6, 2018 Proceeding
Chapter: 13
Docket No.: 122 – 116, 121
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 3, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: I.R.S. at Claim No. 6-2 .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.
The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$8,450 (20 percent).
The Trustee's Certificate of Default to Dismiss at Dkt. No. 115 is withdrawn.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: September 7, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Cynthia Marie Youngstead
DebtorCase No. 14-21964-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 3
Total Noticed: 57

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db +Cynthia Marie Youngstead, 241 Lehigh Avenue, Pittsburgh, PA 15232-1725
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13853021 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: A H F C, 201 Little Falls Drive, Wilmington, DE 19808)
 13867256 +Allegheny Clinic, PO Box 848659, Boston, MA 02284-8659
 13853023 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)
 13921794 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13904339 +Bank of America, N.A., Attn: Bankruptcy Dept., Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13853026 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13853028 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13853033 +Contl Auto Rec/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13953474 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13853042 +Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13853043 +Hsbc/Bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 13856814 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13911831 +Peoples Natural Gas Co LLC, Equitable Division, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 13892388 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13853048 +Pnc Bank, P.O.Box 500/K-Al6-2j, Portage, MI 49081-0500
 13853049 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13853050 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13867273 +Qualicare Home Medical, PO Box 33842, North Royalton, OH 44133-0842
 13853051 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13867276 #+Rotech Healthcare, Inc., 2600 Technology Drive, Suite 300, Orlando, FL 32804-8022
 13867275 +Rotech Healthcare, Inc., PO Box 3112, Southeastern, PA 19398-3112
 13853052 +Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 13853053 Sunoco/Cit, PO Box 6033, Hagerstown, MD 21747
 13853054 +Talbots, 175 Beal St, Hingham, MA 02043-1512
 13853055 +Td Bank Usa/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 13853056 +Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 13881911 +Treasurer, City of Pittsburgh Dept. of Finance, 414 Grant Street, Pittsburgh, PA 15219-2419, ATTN: Julie M. McLaughlin
 13853057 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13867280 +West Penn Allegheny Health System, Allegheny General Hospital, 320 East North Ave, Pittsburgh, PA 15212-4772
 13867281 +Western Pennsylvania Hospital, 4800 Friendship Avenue, Pittsburgh, PA 15224-1793

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13886132 +E-mail/Text: bncmail@w-legal.com Sep 08 2018 01:42:38 ALTAIR OH XIII, LLC, C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853022 +E-mail/Text: roy.buchholz@allianceoneinc.com Sep 08 2018 01:41:56 Allianceone Receivable, 4850 E Street Rd Ste 300, Trevoze, PA 19053-6643
 13876858 +E-mail/Text: bncmail@w-legal.com Sep 08 2018 01:42:38 CERASTES, LLC, C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853027 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 08 2018 01:42:07 Cb/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853029 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 08 2018 01:42:07 Comenity Bank/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853030 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 08 2018 01:42:08 Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
 13853031 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 08 2018 01:42:08 Comenitybank/Talbots, PO Box 182120, Columbus, OH 43218-2120
 13853032 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 08 2018 01:42:19 Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
 13853034 +E-mail/Text: ccusa@ccuhome.com Sep 08 2018 01:41:55 Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 13869928 E-mail/Text: mrdiscen@discover.com Sep 08 2018 01:41:57 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13853035 +E-mail/Text: mrdiscen@discover.com Sep 08 2018 01:41:57 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
 13853037 +E-mail/Text: ally@ebn.phinsolutions.com Sep 08 2018 01:41:56 G M A C, PO Box 535160, Pittsburgh, PA 15253-5160
 13853038 +E-mail/PDF: gecsed@recoverycorp.com Sep 08 2018 01:37:29 Gecrib/Jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
 13853039 E-mail/PDF: gecsed@recoverycorp.com Sep 08 2018 01:39:07 Gecrib/Jcp, PO Box 984100, El Paso, TX 79998

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 3
Total Noticed: 57

Date Rcvd: Sep 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13853040 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2018 01:39:07 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13853041 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2018 01:38:17 Gecrb/Ritz Camera,
Po Box 981439, El Paso, TX 79998-1439
13853046 E-mail/Text: cio.bncmail@irs.gov Sep 08 2018 01:42:02 Internal Revenue Service,
P.O. Box 21125, Philadelphia, PA 19114
13867271 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Sep 08 2018 01:42:28 Marriott Ownership,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13853047 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Sep 08 2018 01:42:28 Marriott Ownership Res,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13871379 E-mail/Text: bnc-quantum@quantum3group.com Sep 08 2018 01:42:14
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13871398 E-mail/Text: bnc-quantum@quantum3group.com Sep 08 2018 01:42:14
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14243197 E-mail/Text: bnc-quantum@quantum3group.com Sep 08 2018 01:42:14
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13856477 +E-mail/Text: bncmail@w-legal.com Sep 08 2018 01:42:38 TD BANK USA, N.A.,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
13853036 Exxmbliciiti
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13867257* +Allianceone Receivable, 4850 E Street Rd Ste 300, Trevoze, PA 19053-6643
13867258* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13853025* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867259* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867260* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13867261* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13867262* +Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
13867263* +Comenitybank/Talbots, Po Box 182120, Columbus, OH 43218-2120
13867264* +Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946,
Harrisburg, PA 17128-0946
13867265* +Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
13867266* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13867267* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13867270* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114)
13853044* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13867268* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13853045* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867269* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867272* +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13867277* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13867278* +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13867279* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13853024 ###Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13867274 ###Qualicare Home Medical, 30 Buttermilk Hollow Rd,, Irwin, PA 15642-2402

TOTALS: 4, * 22, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel
Form ID: 149

Page 3 of 3
Total Noticed: 57

Date Rcvd: Sep 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeremy J. Kobeski on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Cynthia Marie Youngstead ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10